## DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention, design or discovery entitled:

### ENCRYPTION OF FINANCIAL INFORMATION

the specification of which was filed on August 1, 2001 and assigned Serial No. 09/920,545.

We have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above; and

We acknowledge our duty to disclose to the Patent and Trademark Office all information known to us which is material to patentability as defined in 37 C.F.R. § 1.56 (a).

We hereby claim foreign priority benefits under 35 U.S.C. § 119(a) of any foreign application(s) for patent or inventor's certificate listed below and have also identified any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

### NONE

We hereby claim provisional priority benefits under 35 U.S.C. § 119(e) of any provisional application(s) for patent or inventor's certificate listed below and have also identified any provisional application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

### NONE

We hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application(s) in the manner provided by the first paragraph of 35 U.S.C § 112, I acknowledge the duty to disclose material information as defined 37 C.F.R. § 156 (a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

U.S. Application filed July 27, 2001, bearing Attorney Docket No. EFTD-25,758, and entitled "VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS".

We hereby appoint:

| | |
|---|---|
| Gregory M. Howison | Reg. No. 30,646 |
| Roger N. Chauza | Reg. No. 29,753 |
| Peter J. Thoma | Reg. No. 28,121 |
| Mark W. Handley | Reg. No. 36,821 |
| John J. Arnott | Reg. No. 39,095 |
| Stephen S. Mosher | Reg. No. 33,974 |
| William Gustavson | Reg. No. 29,160 |

of the firm HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P., my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications based thereon in any foreign country or before any international authorities under the Patent Cooperation Treaty.

Send Correspondence To:

HOWISON, CHAUZA, THOMA, HANDLEY
& ARNOTT, L.L.P.
P.O. Box 741715
Dallas, Texas 75374-1715

Direct Telephone Calls To:

Roger N. Chauza
at (972) 479-0462
Atty. Docket No. EFTD-25,791

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of the First Joint Inventor: **Robert G. Farris**

Inventor's Signature: _____

Date: _____ 10-19-2001 _____

Residence (City, State): **Addison, Texas 75001**

Citizenship: **US**

Post Office Address: **4036 Morman Lane, Addison, Texas 75001**

**DECLARATION AND POWER OF ATTORNEY**
**Atty. Dkt. No. EFTD-25,791**

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Full name of the Second Joint Inventor:   **Michael L. Roerick**

Inventor's Signature: _Michael L. Roerick_

Date: _1-5-2001_

Residence (City, State):  **Carrollton, Texas  75007**

Citizenship: **US**

Post Office Address:  **4020 Brazos Drive, Carrollton, Texas  75007**

**DECLARATION AND POWER OF ATTORNEY**
**Atty. Dkt. No. EFTD-25,791**

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